

## IMPORTANT CONSIDERATIONS: THE NEW DRUG BENEFIT

Whether to enroll in a Medicare prescription drug plan depends upon what kind of coverage, if any, you have today.

### **If you have prescription drug coverage through a retiree plan:**

Check with your former employer about your options before doing anything. If you are happy with your employer coverage, and it is continuing, you should not need to do anything.

**CAUTION:** if you drop your employer or union health coverage, you may not be able to rejoin it later.

### **If you are on Illinois Medicaid and Medicare:**

Your Medicaid drug coverage will end on December 31, 2005 and your new Medicare-based coverage will begin on January 1, 2006. Once information is available on options in our area, you should choose the plan that best suits your needs.

**CAUTION:** To receive free premiums, you will need to pick a plan with average or below average premiums. If you fail to choose a plan, you will be automatically assigned to a plan. You will be able to change plans monthly if need be.

### **If you are currently enrolled in a Medicare managed Care plan (such as Kaiser, etc.):**

Your plan will send you information about your options this month. If you want to stay with your current plan and it offers a prescription drug plan, you may enroll.

If you do not want to remain in that plan, you may either enroll in a different Medicare Managed Care plan or return to traditional Medicare and select a private drug plan.

### **If you currently do not have prescription drug coverage:**

Evaluate your needs and investigate your options, but remember monthly premiums will be higher if you do not enroll by May 15, 2006. You will also want to determine if you are eligible for limited income assistance.